

## Impact 360 Success Story: AEGON Scottish Equitable

### CUSTOMER:

AEGON SCOTTISH EQUITABLE

### INDUSTRY:

Financial Services

### SOLUTIONS AND SERVICES:

- Impact 360® Quality Monitoring\*

### REGION:

EMEA

### LOCATIONS:

Edinburgh, UK

### NUMBER OF AGENTS:

500

### RESULTS:

- Being able to listen in to a call quickly
- Bespoke training
- Capturing the screens an agent was using showing how well agents are using/managing the system
- Setting up a library of excellent calls for CSR's to listen to during coaching sessions
- Ability to score calls
- Helping with dispute resolution as the business can more easily track conversations

### AIMS AND OBJECTIVES

AEGON Scottish Equitable is a leading provider of individual and group pension, protection and investment products to the UK market and acts on behalf of 1.25 million policyholders. The contact centre features a dedicated post-sales Help Desk which is available to customers throughout the life of their policy.

The organisation deployed Verint® Witness Actionable Solutions® Impact 360 solution as part of its new human resources initiative for improving Customer Service Representative (CSR) training in its Edinburgh contact centre. Improving the quality of the customer experience was an important objective.

### STATE OF PLAY

Today, there are over 500 CSRs using Impact 360 who are split into teams handling different product areas, from group and personal pensions, to savings and investments.

The contact centre handles in the region of 60,000 calls per month. A number of random calls are retrieved and analysed each day by section managers who can mark and score the quality of service and therefore, understand the overall customer experience.

This monitoring process has benefited enormously from the introduction of Impact 360. Not only has the time spent monitoring been significantly reduced – almost 50% – this has also helped with the identification of specific training needs for each CSR. Section managers are saving up to 10 to 15% of their working day on evaluation and feedback, freeing them to spend time on other important tasks.

Although evaluation it is taking less time, because the most important calls can be more easily tracked and played back, it is actually of more value to the organisation. Managers can see exactly where additional support, coaching or knowledge is required. And it is not just the contact centre that benefits; the organisation as a whole can assess how well it responds to its customers, reviews and delivers calls, and provides reports.

### BESPOKE TRAINING

A direct benefit of Impact 360 is that it clearly indicates a CSR's training and coaching requirements and provides this support on a flexible, less formal basis. Before Impact 360, CSRs attended training courses, regardless of how relevant they were to their needs.

### A FAIR APPROACH

AEGON Scottish Equitable believed it was important for agents to score their own performance in the interests of learning, and as part of its open approach to performance development.

As managers flag which calls they will evaluate to the CSR, the CSR will fill in an evaluation form, which is compared to the manager's evaluation.

Contact Centre benefits since the deployment Impact 360 include:

- Being able to listen in to a call quickly – For instance, if a CSR feels there is an issue with a particular call, she or he can refer it to her supervisor for assistance
- Bespoke training – It is easier to identify training gaps and provide on the spot coaching
- Capturing the screens an agent was using – This shows how well agents are using/managing the system and whether they need additional help/support to improve their skills
- Setting up a library of excellent calls for CSR's to listen to during coaching sessions – Again, another way to make use of best practice and ensure everyone is providing consistent customer service
- Ability to score calls – This means that all CSR's are being evaluated and monitored on a level playing field
- Helping with dispute resolution as the business can more easily track conversations and be clear about what offers or promises were made on the organisation's behalf and by the customer

\* At the time of implementation, the solution was called ULTRA™. Since then, the solution has been renamed Impact 360® offered by Verint® Witness Actionable Solutions®.

*“Agents can listen to the calls alone – they don’t have to have a section manager sitting beside them during playback and I think this is an important part of establishing trust.”*

– LYNNE FRICKLETON, CONTACT CENTRE, DEPARTMENT MANAGER

“You’d be surprised at how many agents will actually mark themselves below the manager’s perceptions,” says Lynne. “Sometimes this indicates that there’s a balancing act to be done – the agent needs to be more confident about the standards they should be reaching and sometimes this shows just how much they want to get it right. Overall, I think this shows just how Impact 360 has helped us to drive a more consistent quality of call handling.”

“What’s more, agents can listen to the calls alone – they don’t have to have a section manager sitting beside them during playback and I think this is an important part of establishing trust,” adds Frickleton.

This open approach means that CSRs have embraced this system. “It’s reassuring for agents to know that all calls are being recorded, especially if a dispute arises later on,” adds Frickleton.

New agents have approximately 20 calls scored per month, whereas experienced CSRs have about 4 calls scored per month. This simply reflects the need for the business to ensure new starters in the call centre get the help they will inevitably require in the early days. It also shows that the business has confidence in Impact 360’s ability to help agents improve their customer handling skills.

### REWARDING GOOD PRACTICE

To encourage good practice, a quality group has been set up to review the monitoring process. This has helped enormously to cross-refer good practice and to add a more consistent flavour to the monitoring process, and also avoid the silo issues that crop up when different teams work on different areas of the business.

The new scorecard evaluation process is a vital tool that underpins a CSR’s performance pay and annual bonuses. In addition to this, to encourage good practice, rewards are given outside of the usual HR processes, such as CSR of the month.

One manager received a call from a customer about the service given by a particular CSR. The manager relayed this to the CSR, retrieved and listened to the call, and reinforced that the call had been handled extremely well. The CSR was delighted with this feedback and received a reward in recognition of the customer’s positive comments. This is one clear example of something that could not have been done before Impact 360 because the chances of finding this call were so remote.

### LOOKING AHEAD

True to form, AEGON Scottish Equitable is already looking at other ways to drive more benefits and improvements in its customer service by utilising more of Impact 360’s features. The contact centre team is planning to introduce best practice clips as part of its evaluation process tool.

This will take the form of data attached to calls, to show for instance, an exceptionally well-handled call or to provide up-to-date information on a new product or comply with a new financial regulation.

This, and a proposed feedback survey amongst its customers, will enable this leading financial services organisation to further improve and better evaluate the quality of its customer service.

### About Verint Witness Actionable Solutions

Verint® Witness Actionable Solutions® is the leader in analytics-driven workforce optimisation. Its solutions are designed to help organisations capture customer intelligence, uncover business trends, discover the root cause of employee and customer behaviour, and optimise the customer experience across contact centre, branch, and back-office operations.

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